ServiceMinder|Pay

Overview

Did you know the average franchisee pays around 3.5% in payment processing fees, which can limit growth potential? That's why we're offering a solution to help our clients eliminate these high fees—**serviceminder|pay**. With **serviceminder|pay**, we're not just reducing costs—we're changing the way you manage payments, boosting efficiency, visibility, and profitability.

As a trusted franchise supplier for over 12 years, supporting nearly 60 brands and more than 2,500 franchisees, we've continuously tackled our clients' challenges with a comprehensive approach. Now, we're going a step further to remove another major obstacle from your brand's daily operations: the hassle of payment processing fees, visibility, and reconciliation reports from third-party gateways.

With our new solution, service**minder** users can benefit from:

- Get started with no commitments, payments included, and no minimums or monthly fees
- Instant approval with prefilled applications
- Direct support from the service**minder** client success team—no extra vendor to manage
- Faster access to your funds
- Reconciliation and reporting all in one platform
- Seamless integration with QuickBooks Online
- Instant approval and clear, transparent pricing

Sign up for serviceminder|pay!

This article will review:
- Sign Up Process
- Best Practices
- Pay Portal
- FAQs

Sign Up Process

Your browser does not support HTML5 video.

Steps to Sign Up

1. Navigate to **Control Panel > Integrations > Payments.**

2. Check the box to "**Accept Credit Cards and eChecks**" if not already enabled

3. In the **Payment Gateway** section, click the "**Apply for serviceminder|pay**" link to start your application.

4. 🔔 Some information in the application will be pre-populated for you based on what you have entered into our system. Please verify that all information is correct and matches your business legal entity details before proceeding.

5. Complete the short digital application.

   a. You'll be asked to enter:

      i. Your **business information:** Legal name, DBA name, address, phone number

         - **EIN** (Employer Identification Number): 9 digit federal tax ID number for businesses

         - **MCC Code** (Merchant Category Code): a four-digit code used by credit card companies to classify businesses based on the type of goods or services they provide. If you are part of a franchise brand, this will be pre-populated for you.

         - **Average Ticket,Highest Ticket, and Monthly Payments Volume**: These fields refer to the estimated transactions you anticipate doing. These fields may be pre-filled for you using past transaction history in service**minder**. **Please review them for accuracy.**

      ii. **Merchant Contact information:** The point of contact in your business regarding your payment processing.

      iii. **Business owner details**: name, email, phone, SSN, and ownership percentage

         - The ownership fields should reflect the actual owners/partners registered for the business entity

         - The ownership percentage must add up to 100% and match your original business paperwork

         - Make sure to use your legal name. If you use a nickname and you have used that as your username in service**minder,** that information might auto-populate in the Name field. Double check to make sure that information matches what you have on file as the owner of your business.

      iv. **Bank account details** for depositing funds

6. **Review and Sign.**

🔔 When the next page loads,**stay on that page.** There will be a link that you follow to officially **submit** the application.

7. **Follow the link** to finish submitting your Application.
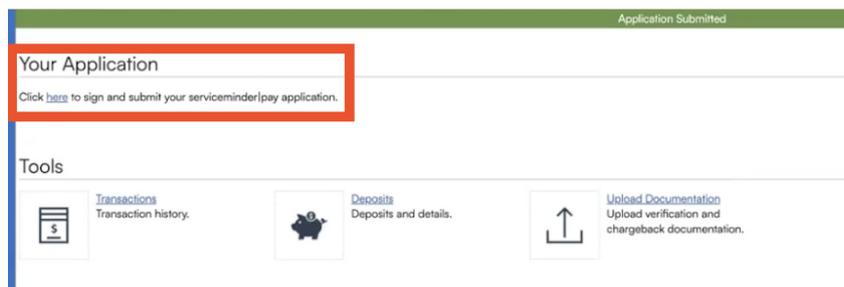
8. **Submit the Application:** Once approved, the integration is enabled automatically and you can begin accepting payments.

> ℹ️ You may be prompted by Forward, the payment processor, to link your bank account with Plaid to receive your payouts. You can do this now, or skip and come back to it later. Visit our article titled **ServiceMinder|Pay - Linking Your Bank Account to Forward** for more information when you are ready to do so.

9. **Confirmation and Setup Completion:** After submitting, you'll receive a confirmation email. Once approved, service**minder|**pay will be active in your account.
   - You might notice a new "**Pay**" section under your Administration or Reports menu – this is where you can view service**minder|**pay transactions and payouts.
   - Other than that, nothing in your day-to-day use of service**minder** changes for taking payments.
   - You'll still create invoices and proposals the same way, and customers will pay through the same client portal or links as before (the switch is seamless to them).

10. **Start Accepting Payments:** You're all set! New payments will now be processed through service**minder|**pay. You can accept credit cards and ACH (eCheck) payments immediately. Funds from transactions will be deposited into your account typically within 1–2 business days, meaning you get paid faster than many traditional processors.

11. **Verify Activation:**
   - Run a $1 test transaction and verify via service**minder|**pay reports.
   - Update invoice templates to use service**minder|**pay links.
   - During migration, dual gateways will remain active. New cards will route through service**minder|**pay; existing processor cards will continue working until replaced as per the process below.

Best Practices

Best Practices for Application Submission

1. Use your legal name, not nicknames or usernames

2. Include owners only, not all users or those who want access to payments

3. Ensure your EIN and address match IRS records

4. Verify bank account and routing numbers

5. Double-check ownership percentages total 100%

6. Avoid mismatched SSNs or invalid MCCs

7. **Annual Volume Field:** This field projects the total transaction volume you expect to process over the coming 12-month period by carrying forward the sum of transactions from the most recent 12 months. In other words, it assumes that the coming year's volume will mirror (or be adjusted from) last year's performance. For example:

   a. Period: Jul 2024 – Jun 2025

   b. Transaction Volume: $750,000

   c. Notes: Sum of all processed transactions Projected Jul 2025 – Jun 2026 $750,000 Carried forward from the prior 12 months

8. **Average Ticket Field:** This field represents the median transaction value over the most recent 12-month period. By using the median rather than the mean, it reflects the "typical" purchase size.

9. **High Ticket Field:** This field captures the largest single transaction value over the most recent 12-month period, highlighting your biggest purchase outlier.

If flagged, your application may pend for manual review. In that case, underwriters may request supporting documents (e.g., utility bill, business license).

Best Practices After Enrolling

- Update invoice templates to use the service**minder**|pay payment link
- Save cards on file for recurring or large ticket jobs

Multi-Gateway Coexistence & Token Flexibility

You can use service**minder**|pay alongside your existing gateway, no downtime or waiting - see Lossless Token Transfer below for more information

- Legacy tokens remain active until replaced or expired
- Avoid disrupting recurring payments or saved cards during transition
- Refunds must still be processed through the original processor for legacy transactions
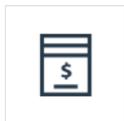
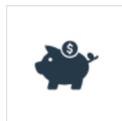> **i** Learn more about Token Transfers.

Pay Portal

Access the service**minder|**Pay portal via the **Pay** tab in the **Administration** section of the navigation menu.
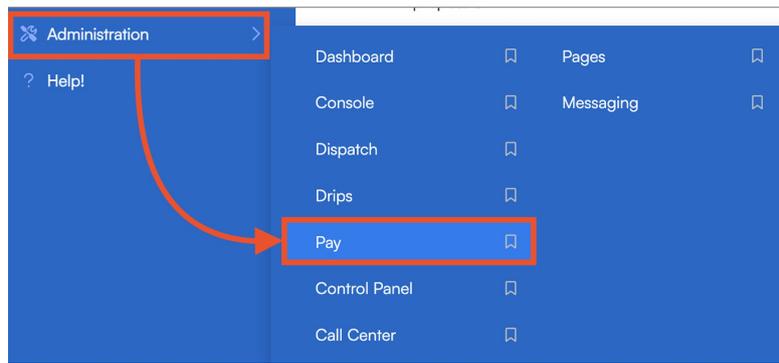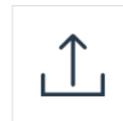
Tools

Transactions
Transaction history.

Deposits
Deposits and details.

Upload Documentation
Upload verification and chargeback documentation.

Transactions

Review the details about your transaction history, including date, amount, transaction ID, and more. This is the first place to check if you get a notification about a declined payment.

Deposits

View details about the deposits that have been made into your bank account.

Upload Documents

Upload verification and chargeback documentation.

FAQs

Click here to read through frequently asked questions and a glossary of terms about serviceminder|pay.